



Department of the Army Pre-Retirement Briefing

HQ, Army Retirement Services

251 18th St. S STE 210

Arlington, VA 22202-3531

6 April 2015



Purpose

To provide Soldiers and Family members information on retirement programs, benefits and entitlements.



Retirement is a process **NOT** an event!!





Army Retirement Services...AR 600-8-7

MISSION

Army Retirement Services develops Army policy and oversees Army programs worldwide that prepare Soldiers and their Families for retirement, assist survivors of Soldiers who die on active duty, and serve Retired Soldiers, surviving spouses, and their Families until death in order to comply with federal laws encourage Retired Soldiers to be Soldiers For Life, and improve recruiting and retention

PROGRAMS

- Army *Echoes*, the official Army newsletter for the Retired Soldier (available electronically at <http://soldierforlife.army.mil/retirement/echoes> and the Army *Echoes* blog at: <http://soldierforlife.army.mil/retirement/blog>)
- CSA Retired Soldier Council
- Pre-Retirement Counseling
- Survivor Benefit Plan (SBP) and Reserve Component SBP
- MyArmyBenefits





Retirement Services Officers (RSO)

Pre-Retirement Support

- Pre-retirement counseling
- Survivor Benefit Plan (SBP)/RCSBP counseling
- Retirement literature
- Career Status Bonus counseling

Post-Retirement Support

- Retirement Services Office (RSO)
- Assistance with pay, ID cards, SBP, other benefits information
- Retiree Appreciation Day (RAD)
- Newsletters
- Installation Retiree Council

See: <http://soldierforlife.army.mil/retirement>





The **NEW** Retirement Services Website

<http://soldierforlife.army.mil/retirement>



**Army Retirement Services Office**

SOLDIER FOR LIFE
Once a Soldier, Always a Soldier ... A Soldier for Life!

- Retired Soldiers - Home
- Army Echoes
- Army Echoes Blog
- Preparing to Retire
- After Retiring
- Survivor Benefit Plan
- Career Status Bonus
- Retirement Services Officers
- RC Retirement Services
- Survivor Assistance
- CSA Retired Soldier Council
- Former Spouse Information
- Frequently Asked Questions
- Calculators
- Active Officer Retirement
- Active Enlisted Retirement
- RSO - Mission
- Helpful External Links
- Contact Us



Vietnam Veterans Memorial



Army Echoes Updates

- [Department of Defense Announces New Policy on Service Member Allowances](#)
- [Installation Visitors, Civilian Workers Can One At The Exchange](#)
- [Exchange Doubles Savings on Gas Nov. 14-16 for MILITARY STAR® Card Users](#)
- [Consumer Financial Protection Bureau: Making Your Voice Heard](#)
- [Nationwide Telephone Scam Affecting TRICARE](#)


[Army Echoes Updates archives](#)

[Subscribe to Army Echoes Updates](#)

Retiree Appreciation Days

Today:   **Wednesday, April 1** 

Friday, April 24
Hanscom AFB, Concord, MA
Saturday, April 25
JB McGuire-Dix-Lakehurst, NJ
Saturday, May 2
West Point, NY
Saturday, May 9
Aberdeen Proving Grounds, MD
Ft. Wainwright, AK
Thursday, May 14
Fort Jackson, SC

[SFL Home](#) [Soldiers \(AD/NG/AR\)](#) [Retired Soldiers](#) [Veterans](#) [Military Families/Gold Star Families](#) [Education](#) [Employment](#) [Health](#) [MyArmyBenefits](#) [About](#)

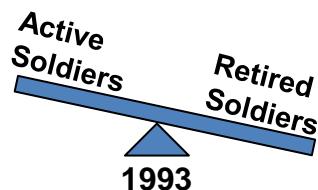


[SFL Mission](#) [SFL TAP](#) [Army White Pages](#) [SFL Initiatives](#)

Population Served -- Growing



<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	42,000
1960	873,000	102,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



In FY13, the Army paid \$18.5 Billion in retired and annuity pay to Retired Soldiers and surviving spouses





Retirement is a Process; NOT an Event!

An Army
Program
Since 1955

32,210 Soldiers
retired in FY14

2015 Population Served	Active <u>Army</u>	<u>ARNG</u>	<u>USAR</u>	Retired <u>Soldiers</u>	Surviving <u>Spouses</u>	<u>Total</u>
	498,642	348,661	197,668	934,816	248,046	2.23M

Pre-Retirement Policy

- 120 Retirement Services Officers
- Career Status Bonus
- Active Duty Death SBP
- MyArmyBenefits Website
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- Retiring Soldier Commendation Program
- RSO/SBP Counselor Certification

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP)
- Annuity for Certain Military Surviving Spouses
- *Army Echoes* Newsletter
- CSA & Installation Retiree Councils
- Retiree Appreciation Days
- Strategic communications & websites
- AAFES/DeCA/AFRH Advisory Boards
- Army Family Action Plan GOSC

AR 600-8-7 – “Retirement Services Program”

<http://soldierforlife.army.mil/retirement>



Pre-Retirement Briefing Topics



- RSO Program
- Retired Pay & Taxes
- COLA
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act (USFSPA)
- SGLI/VGLI
- Shipment of HHGs
- Ethics
- Employment
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation (CRSC)
- Concurrent Retirement and Disability Pay (CRDP)
- Retiree Mobilization
- **SBP (Separate Brief)**
- MyArmyBenefits
- Visit websites for complete information on TRICARE, VA benefits, Social Security





Applying for Length of Service (LOS) Retirement

- How

- Officer - Chapter 6, **AR 600-8-24**, dated 12 April 2006
- Enlisted - Chapter 12, **AR 635-200**, dated 6 Jun 2005

- When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers - **9** months before start date of transition leave
Enlisted - **9** months before retirement date

NOTE: Recommend 12-month lead time for smoother transition

Where

- General Officers: Notify GOMO, (703) 692-0152, DSN 332
- COL & LTC (P): Notify Colonels Management Office (COMO), (703) 602-8529, DSN 332
- All others: Military Personnel Office, JAG Retirements 703-545-2028 and Chaplain Retirements 571-256-8764
- **Note: CG, HRC-Fort Knox, is the retirement authority for officers who have completed at least 20 but less than 30 years active Federal service, and SSG(P) and above not retiring at RCP**





Non-Regular Retirement Eligibility & Transfer to Retired Reserve

Acquire the minimum qualifying years

- 20 years for normal retirement; 15 years for a medical retirement
- 6 or 8 year rule might apply:
 - NOE prior to 5 Oct 94? Must serve last 8 years in RC
 - NOE 5 Oct 94 to 24 Apr 05? Must serve last 6 years in a RC
 - NOE 25 Apr 05 and later? No RC service requirement

Applying to Transfer to Retired Reserve (Gray Area)

- TPU member under age 60: Submit DA 4651 to HRC & follow local USAR unit checklist
- IRR, AGR or age 60+: Submit DA 4651 to HRC
- National Guard follow the procedures of your state

**AR 135-180 QUALIFYING SERVICE FOR RETIRED PAY
NONREGULAR SERVICE**





Non-Regular Retirement Facts

- **Points = Retired Pay; verify yours are correct NOW!**
 - USAR: ARPC 249-E
 - NG: NGB 23
- **Retired Pay before 60?** For RC Soldiers who executed qualifying orders on or after 29 JAN 08, federal law reduces their retirement age 90 days for each 90-day increment on the qualifying orders. The 90 days do not have to be continuous and with the change of NDAA 2015, it allows that time to cross into the new fiscal year starting 1 October 2014. The maximum reduction is to age 50.
- **When to Apply for Retirement:** Retired pay applications should be submitted 9 months but not less than 90 days prior to 60th date of birth to ensure all documents are received and processed correctly to Defense Finance and Accounting Service (DFAS) Cleveland. Download application from HRC at:
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>





Other Retirement Considerations

- Retirement date
 - 1st day of the month if for length-of-service
 - any date for disability retirement
- Active Duty Service Obligation
- In lieu of PCS
 - apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.
- Reassigned on a PCS
 - must wait 1 year to retire (AR 350–100)
- Retiring on same day as AD pay raise*(final pay only)*





Authorized vs. Selected Transition Center (TC)

- Authorized to use the TC closest to current duty station
- May elect to be processed for retirement at a station-of-choice
- Travel:
 - not paid if to a station-of-choice TC **(if permitted by AR 635-8)**
 - reimbursement limited to travel in a direct line from last duty station to final retirement location
- Overseas COLA & Overseas Housing Allowance:
 - both stop upon departure from the overseas location
 - Basic Allowance for Housing (BAH) paid based on transition leave address

<http://www.defensetravel.dod.mil/site/cola.cfm>

<http://www.defensetravel.dod.mil/site/bah.cfm>





Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (**D**ate of **I**nitial **E**ntry into **M**ilitary **S**ervice)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Where to go to update DIEMS

Effective immediately, the brigade or installation PAS POC has the ability to input and correct DIEMS Date (after validating supporting documentation).

The local finance office is the responsible agency for corrections to the Defense Joint Military System.

Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/LES.

For a fast, personalized retired pay calculation, go to
<http://myarmybenefits.us.army.mil>
and click on the retirement calculator





Current Army Reserve Members' Points of Contact

DIEMS UPDATE:

Enlisted:

- FSD Personnel Action Branch: MOS 27, 36, 42, 44, 45, 51, 52, 56, 62, 65, 68, 71, 76, 79, 88, 89, 90, 91, 92, and 94. Email: **usarmy.knox.hrc.mbx.epmd-fsd-pab@mail.mil** / Phone: (502) 613-5964
- MFD Personnel Action Branch: MOS 09B, 11, 13, 14, 15, 18, 19, 29E, 37, 38, and 46. Email: **usarmy.knox.hrc.mbx.epmd-mfd-pab@mail.mil** / Phone: (502) 613-5977
- OSD Personnel Action Branch: MOS 09L, 12, 21, 25, 31, 33, 35, 74, 96, 97, 98, and All E9's. Email: **usarmy.knox.hrc.mbx.epmd-osed-pab@mail.mil** / Phone: (502) 613-5896

Officer:

- Officer Personnel Action Branch: Email: **usarmy.knox.hrc.mbx.opmd-ldd-pabt@mail.mil** / Phone: (502) 613-6727
- Officer Health Services Personnel Action Branch (Previously AMEDD): Email: **usarmy.knox.hrc.mbx.opmd-hs-psb@mail.mil** / Phone: (502) 613-6846

PRIOR ARMY RESERVE MEMBER'S POINTS OF CONTACT:

Veterans Inquiry Branch: Phone: (888) 276-9472





Final Basic Pay Plan (DIEMS Pre 8 Sep 80)

$$\text{RETIRED PAY} = (\text{Years of creditable service} \times 2\text{-}1\text{/}2\%) \times \text{Final Basic Pay}$$

- Commissioned service requirement
- Time-in-grade requirement
- Percentage multipliers can now exceed 100%
- **Full COLAs**
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation





High-3 Plan

DIEMS between 8 Sep 80 and 31 Jul 86 and DIEMS on or post 1 Aug 86)

**RETIRED PAY = (Years of creditable service x 2-1/2%) x
average of highest 36 months basic pay**

- Typically an average of the last 36 months
- Commissioned service requirement
- Percentage multipliers can now exceed 100%
- **Full COLAs**
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	<u>20</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>24</u>	<u>25</u>	<u>26</u>	<u>27</u>	<u>28</u>	<u>29</u>	<u>30 thru 40</u>
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to **<http://myarmybenefits.us.army.mil>**
for your personal retirement calculation





High-3 or REDUX Plan

(DIEMS post – Aug 86 – “Choice”)

**RETIRED PAY = (Years of creditable service x 2-1/2%) minus 1%
for each year < 30 years x average of highest 36 months of basic pay**

- 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
- \$30K Career Status Bonus (CSB) - 15th year
- Percentage multipliers can now exceed 100%

If you chose the CSB payment, you receive COLA minus 1%; one-time catch-up COLA at 62; COLA minus 1% thereafter

- Credit for all full months served

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 - 100
High-36/Final Mult. %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to **<http://myarmybenefits.us.army.mil>**
for your personal retirement calculation





Cost-of-Living Adjustments (COLA)

All Retirement Plans

- Based on difference between Consumer Price Index from last year's 3rd Qtr CY to current year's 3rd Qtr CY
- Partial first year COLA

Final Basic Pay or High-3 Plan

- Full annual COLA

REDUX (\$30K CSB) Plan

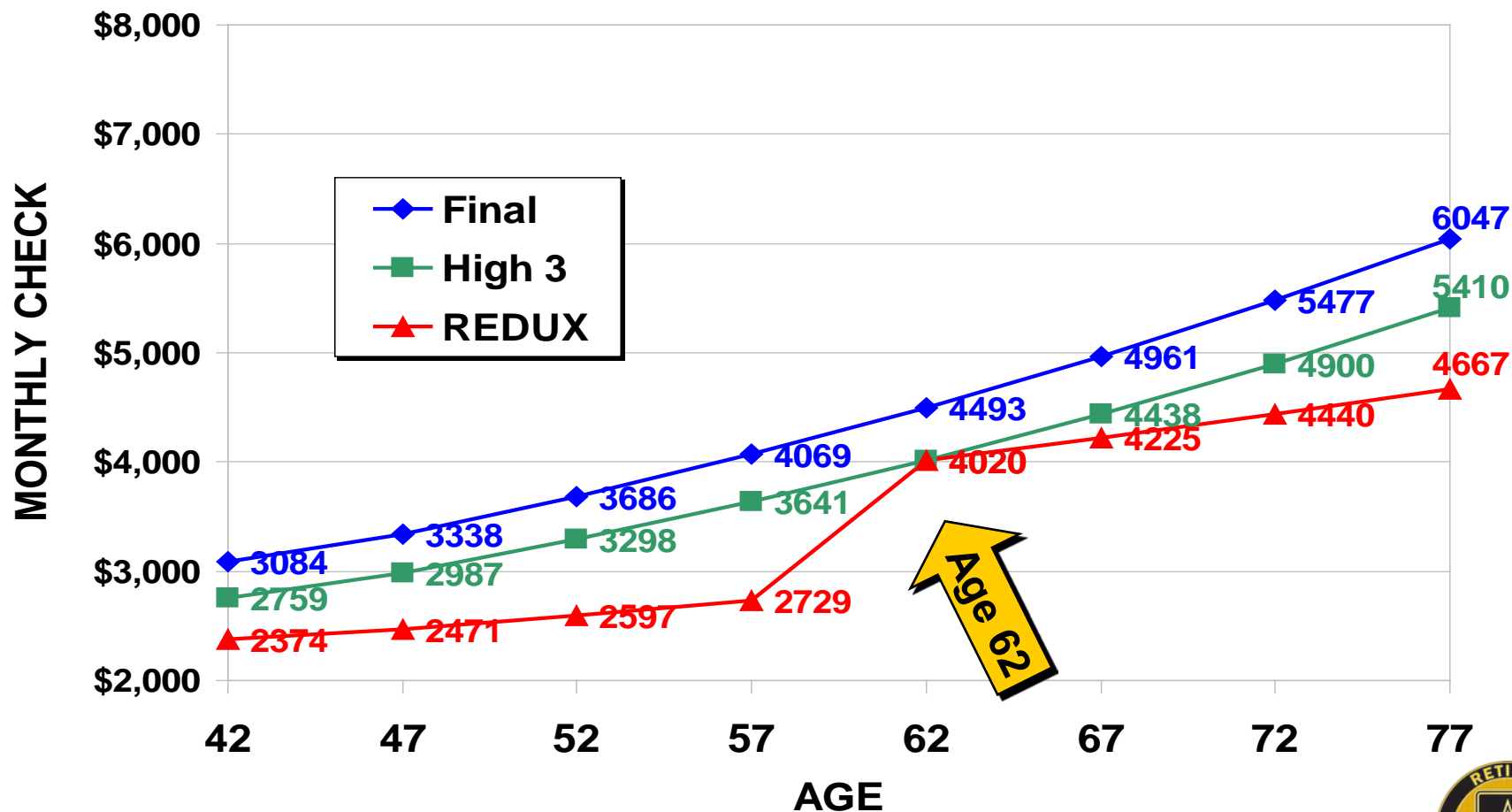
- Reduced until 62 (COLA minus 1%)
- At 62, one-time catch-up
- COLA minus 1% after 62





Growth Over The Years

Assumes average +2% COLA





MyArmyBenefits

MyArmyBenefits
The U.S. Army official benefits website

★ Home ★ Benefit Library ★ Benefit Calculators ★ News ★ Help ★ Español

Google Custom Search SEARCH

ESTIMATE YOUR RETIREMENT PAY
Log in to calculate an estimate of your retirement pay for any of the three retirement systems-High 3, Final Pay or REDUX. Your personal data is filled in for you. [MORE](#)

MyArmyBenefits is the Official Army Benefits Website

Finding Your Benefits is as Easy as 1 - 2 - 3!

- ★ Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
- ★ Calculate Estimates of Your Survivor and Survivor Education Benefits
- ★ Forecast Your Retirement Benefits

Special information is provided for severely injured Soldiers and their families in the [Wounded Warrior](#) section of the site and for surviving family members of fallen Soldiers in the [Survivor Benefits](#) section. If you have questions or comments please [contact us](#).

SPECIAL MODULES

- ▶ Wounded, Ill and Injured
- ▶ Casualty Operations
- ▶ Multimedia

DS LOGON

A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.

[REGISTER FOR DS LOGON](#)

NEED BENEFITS HELP?
Contact our counselors ▶

FEDERAL BENEFITS

- ▶ By Category
- ▶ By Component
- ▶ By Life Event
- ▶ A to Z

STATE / TERRITORY BENEFITS

Please select: [GO](#)

- **Benefit Library**
 - Federal Fact Sheets
 - State and Territory Benefits Fact Sheets
 - Resource Locators
- **Benefit Calculators**
 - Retirement
 - Survivor Benefits
 - Deployment Calculator
- **Benefits Help Desk Operations**
- **Wounded Warrior Special Module**
 - Wounded Warrior / DRE Calculator
 - Sustaining Income Calculator
- **Casualty Operations Special Module**
 - Survivor Benefits Report

<http://myarmybenefits.us.army.mil>
Links directly to DEERS information
through CAC or DS Logon.





Retired Pay Facts

myPay



- Retired pay -- paid by DFAS-Cleveland
- Payable 1st of month (when that is a weekend or holiday, the pay date is moved to the previous business day)
- Electronic Funds Transfer is now required
- Use “**myPay**” to make online changes to pay, reissue 1099Rs, change bank account, change email address, etc.
- Keep correspondence and email address current
- Retiree Account Statement (RAS) issued only when there's a pay change (e.g., COLA, allotment, taxes, etc.), but a monthly eRAS is now available on **myPay**

<https://myPay.dfas.mil/myPay.aspx>





Taxes

States With **NO** State Income Tax

Alaska	New Hampshire	Texas
Florida	South Dakota	Washington
Nevada	Tennessee	Wyoming

States That Do Not Tax Military Retired Pay (as of 1 Mar 2015)

Alabama	Idaho*	Maryland*	New Mexico*	Utah*
Arizona*	Illinois	Massachusetts	North Dakota*	West Virginia*
Arkansas*	Indiana*	Michigan	North Carolina*	Wisconsin
Colorado*	Iowa	Mississippi	Ohio	Washington D.C.*
Connecticut*	Kansas	Missouri*	Oklahoma*	
Delaware*	Kentucky*	Montana*	Oregon*	
Georgia*	Louisiana	New Jersey	Pennsylvania	
Hawaii	Maine*	New York	South Carolina*	

* Conditions or limitations apply; check state law

http://myarmybenefits.us.army.mil/Home/Benefit_Library/State_Territory_Benefits.html

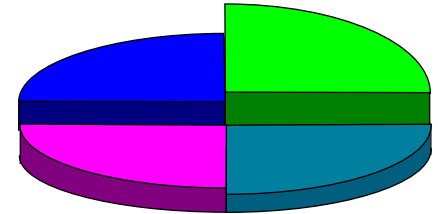
Home of Residence is determiner; not Home of Record!





Allotments

- In retirement, permitted to have:
 - 6 “discretionary”
 - You can have an unlimited amount of “non-discretionary” allotments.
- For recalled Soldiers at retirement:
 - NONE continue from active duty
 - ALL must be re-initiated after separation
 - WHY? DFAS-CL has no interface with DFAS-IN
- Allotments except the Combined Federal Campaign (CFC), Veterans Educational Assistance Program (VEAP), and Servicemember’s Group Life Insurance (SGLI) will continue into retirement unless stopped by the Soldier.
- At least 30 days prior to the date of your retirement, you should review your Active Duty **myPay** account, and make sure you have established all the allotments you would like to carry over with you into retirement.
- It is important to verify that your retirement pay will be sufficient to cover all your allotments. Some adjustment in amounts may be necessary to accommodate your Retired Pay without having a negative impact on your pay.
- Can start/stop/change via **myPay** @ <https://myPay.dfas.mil>
- More information at:



<http://www.dfas.mil/retiredmilitary/manage/allotments.html>





Army Emergency Relief

Helping the Army take care of its own since 1942



Did you know...

- **AER's sole mission is to provide emergency financial assistance to relieve the distress of Army personnel, Retired Soldiers, and their families.**
- In 2014, AER provided \$64.7 million total assistance for 47,117 cases.
- For Retired Soldiers, AER provided \$15 million for 9,061 cases.
- **As a retiree, you are eligible for all categories of assistance and you may continue to contribute through allotment from your retired pay.**
- For assistance, contact the AER section on your nearest Army installation, other service aid societies or the American Red Cross.

More information available at
www.aerhq.org





Social Security Tax (FICA) (7.65%)

- FICA not deducted from retired pay!
- When eligible, you will draw:
FULL Social Security *and*
FULL military retired pay!
- Go to **<http://www.ssa.gov>** for in-depth Social Security information





Thrift Savings Plan



- You stop contributing to TSP at retirement
- Your options at retirement:
 - 1--do nothing and draw returns when permitted; or
 - 2--roll into an IRA
- May resume active participation if you become a federal civilian employee; military and civilian TSP accounts may be combined.

Account Withdrawal Deadline

- If you decide to leave your money in the TSP, be aware that you will be required to start withdrawing your money by April 1 of the year following either:
- The year you turn age 70½, if you are separated from Federal employment or the uniformed services, or
- As a helpful reminder, the TSP will notify you before your required withdrawal date and mail you important tax information about your TSP withdrawal, as well as information about the IRS required minimum distributions.
- If you are moving, please make sure that you fill out the Form TSP-9 when separating for change of address. TSP info: www.tsp.gov





Dividing Retired Pay as Property If Divorced

(Uniformed Services Former Spouses' Protection Act)

- **NOT AUTOMATIC**
 - Up to state courts
 - Can award any amount
 - Award not tied to length of marriage
 - DFAS direct payment requirements:
 - Marriage overlapped 10 years with service
 - Limited to 50% of “disposable” retired pay*
- * up to 65%, if other garnishments*



<http://www.dfas.mil/garnishment/usfspa/legal.html>





Take Leave or Sell It?

USE Leave

- Take accrued leave as transition leave
- Still draw a paycheck
- full benefits while you are on transition leave (BAH, BAS, incentive pay, etc.).

SELL Leave

- Sell up to 60 days if you have not sold back any leave over your career.
- Leave that you sell back is automatically taxed at 25% Federal tax plus state tax.
- When you sell leave back, it will be base pay only
- You do not get benefits such as BAH, BAS, incentive pay, etc.





Permissive TDY*

Purpose: Facilitate transition to civilian life
(e.g. house-hunting, job-hunting)



20 Days:

- CONUS-based Soldiers
- OCONUS-based Soldiers (at same OCONUS location)



30 Days:

- CONUS-based Soldiers who entered active duty from OCONUS and will return to OCONUS
- OCONUS-based Soldiers, at a CONUS or another OCONUS location

*** At Commander's Discretion**

AR 600-8-10, Personnel Absences, Leaves and Passes



Retirement Physical



- Army requires a retirement physical
- No more than 6 months, no less than 1 month, before retirement or start of transition leave
- Your last record of active duty health
- Most sites now provide combined Service and VA retirement physical
- Assists with claim for VA service-connected disability
- Quick Start allows a Servicemember to submit a claim for disability compensation 1 to 59 days prior to separation, retirement, or release from active duty or demobilization. Submitting your disability compensation claim before discharge makes it possible to receive VA disability benefits as soon as possible after separation, retirement, or demobilization.



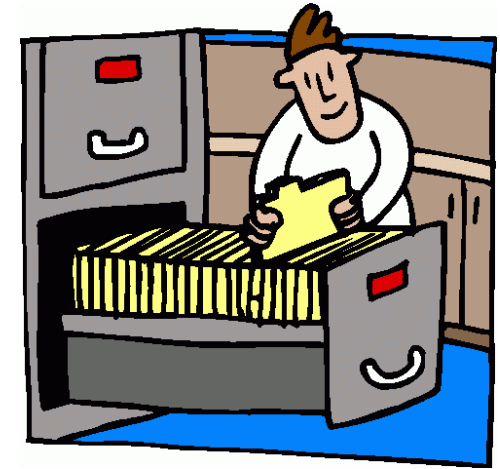
NOTE: If participating in the Benefits Delivery at Discharge (BDD) and separating from active duty within the next 60 to 180 days, BDD can help you receive VA disability benefits sooner. For more information, visit VA web site at <http://benefits.va.gov/predischarge/claims-pre-discharge-benefits-delivery-at-discharge.asp>.





Medical Records

- Belong to the Government
- Make a copy of your records
- Make a copy of Family member records
- May be hard to obtain after retirement





Advantages to Applying to VA for Service-Connected Disability

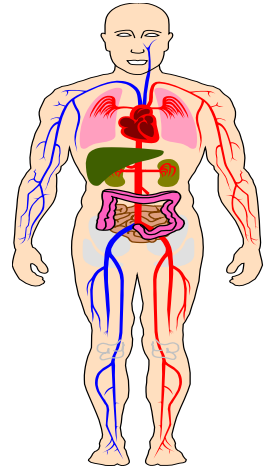
- Even 0% rating *documents* health (\$\$ begins at 10%)
- Tax-free VA payments (additional \$\$ is paid to you for family members if you're rated *30% or more*)
- *Lifetime* reevaluations and appeals available from VA
- VA ID card expedites future VA care
- Survivor annuity payable if your death is service-connected
- \$10K (or \$30K) Service Disabled Veterans Insurance (SDVI) policy available to disabled
- At retirement, you have easiest access to your medical records to support your claim (can apply at any time)





VA Compensation for Service-Connected Disability

- VA rates disabilities 0% - 100%
 - Each % has an assigned dollar amount
 - 2015 basic rates: from \$133 (10%) to \$2907 (100%)
 - Unrelated to Military rank since '93
 - Free VA medical care for service-connected conditions
- Monthly payments
 - Begin at 10% (CAN be 0% disabled)
 - Tax-free
 - 30% & higher = Extra dependent allowance
 - *For Retired Soldiers <50% disabled*, offsets Military retired pay \$ for \$



<http://www.benefits.va.gov/COMPENSATION/types-compensation.asp>





VA Service-Connected Disability Compensation Rates

% Disabled	Vet Only	Vet + Spouse	Vet + Sp + 1 Child
10	\$133.17		
20	263.23		
30	407.75	455.75	491.75
40	587.36	651.36	699.36
50	836.13	917.13	976.13
60	1059.09	1156.09	1227.09
70	1334.71	1447.71	1530.71
80	1551.48	1680.48	1775.48
90	1743.48	1888.48	1995.48
100	2906.83	3068.90	3187.60





Gulf War Veterans

- DOD and VA offer free medical exams:
 - DoD: Comprehensive Clinical Evaluation Program (CCEP)
 - VA: Gulf War Registry Program
- Exam results entered into central registry
- Receive free family exams (from VA only)
- Receive newsletter
- Applies to any Veteran who served on active military service for any period from August 2, 1990, to the present meets the wartime service requirement.

<http://www.publichealth.va.gov/exposures/gulfwar/>
<http://www.gulflink.osd.mil>





SGLI & VGLI



- You must **apply** to convert SGLI to VGLI within one year and 120 days from discharge.
- If you submit a VGLI application within 240 days after discharge, you can obtain this coverage regardless of health.
- You can retain VGLI for as long as you pay the premiums.
- Premiums may be paid by allotment, check or money order, if paid monthly
- Discounts are offered for the following pay schedules:
 - quarterly (2.5%)
 - semi-annually (3.75%)
 - annually (5%)
- All terminally ill policyholders will be eligible to take up to 50% of their SGLI or VGLI coverage in a lump sum.
- **How to Apply**
- Applying for VGLI is simple using one of the following methods:
- Apply through [eBenefits](#)
- Download and complete SGLV 8714, Application for Veterans' Group Life Insurance and mail it to the Office of Servicemembers' Group Life Insurance

<http://www.benefits.va.gov/insurance/index.asp>





VGLI Premium Schedule – Monthly Rates (Examples)

Insurance Amount	Age							
	<u>40-44</u>	<u>45-49</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75 & over</u>
\$400K	\$68.00	\$88.00	\$144.00	\$268.00	\$432.00	\$600.00	\$920.00	\$1840.00
\$300K	\$51.00	\$66.00	\$108.00	\$201.00	\$324.00	\$450.00	\$690.00	\$1380.00
\$250K	\$42.50	\$55.00	\$90.00	\$167.50	\$270.00	\$375.00	\$575.00	\$1150.00
\$200K	\$34.00	\$44.00	\$72.00	\$134.00	\$216.00	\$300.00	\$460.00	\$900.20
\$150K	\$25.50	\$33.00	\$54.00	\$100.50	\$162.00	\$225.00	\$345.00	\$690.00
\$100K	\$17.00	\$22.00	\$36.00	\$67.00	\$108.00	\$150.00	\$230.00	\$460.00
\$50K	\$8.50	\$11.00	\$18.00	\$33.50	\$54.00	\$75.00	\$115.00	\$230.00

http://www.benefits.va.gov/INSURANCE/vgli_rates_new.asp





VA Info Sources

Online:

- <http://www.va.gov>
- <https://www.ebenefits.va.gov/ebenefits/homepage>
- Send e-mail inquiries
- Download forms
- Get benefits information
- Apply for benefits



By Phone:

- Benefits: 1-800-827-1000
- Education: 1-888-442-4551
- VA Life Insurance: 1-800-669-8477
- SGLI/VGLI: 1-800-419-1473
- Gulf War: 1-800-749-8387
- TDD: 1-800-697-6947
- Women Veterans
Hotline 1-855-829-6636



In-Person:

- *County VA Director (blue pages of phone book)*





Concurrent Receipt Background

From 1890 to 2002, Federal law did not allow concurrent receipt of military retired pay & VA disability compensation

CRSC: Enacted December 2, 2002

CRDP: Enacted January 1, 2004

Goal of New Laws: Restore some or all of the pay that is offset to the **most severely disabled**





CRSC & CRDP Comparison

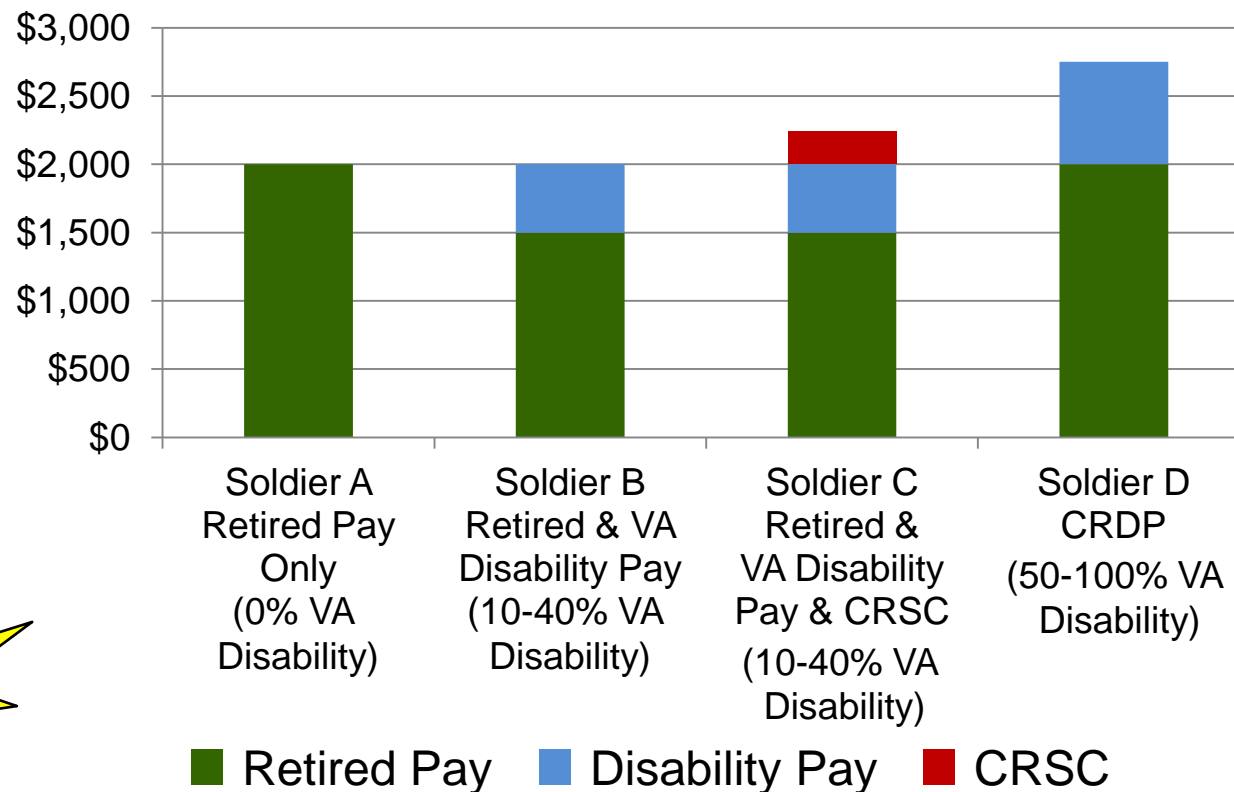
Combat-Related Special Compensation	Concurrent Retired and Disability Pay
<p>Combat-related disabilities</p> <ul style="list-style-type: none">• Armed conflict (e.g. wounds)• Simulated combat (e.g. FTX)• Hazardous service (e.g. parachute duty)• Instrumentalities of war (e.g. combat vehicles)	<p>Service-connected disabilities</p> <p>Retired pay that would have been waived by the Soldier in order to receive disability pay is restored</p>
10%-100% disability rating	50%-100% disability rating
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement
Must apply to HRC	Automatic; no application required
http://www.crsc.army.mil	http://www.dfas.mil/retiredmilitary/disability/crdp.html



Retired and Disability Payments

Tying It All Together

Retired pay is reduced dollar-for-dollar by VA Disability Pay unless the Soldier qualifies for Concurrent Retired and Disability Pay (CRDP)



Example Only

NOTE: All Soldiers retired at the same pay grade and years of service





DD Form 214 (Certificate of Release or Discharge from Active Duty)

- Check for accuracy before signing - **Your** personal responsibility!
- Copies:
 - #1 – Service member
 - #2 – Service Personnel File
 - #3 - United States Department of Veterans Affairs
 - #4 – Member; only copy that contains reason for discharge; of interest to some employers
- File your copies (1 & 4) in a safe place (**NOT a courthouse unless they assure you that it will not be accessible by the general public!**)





Obtaining a Copy of DD Form 214

Copies of a Soldier's DD Forms 214 may be obtained from the following sources, as applicable:

- a. Soldiers and Veterans who have Army Knowledge Online access can obtain copies of DD Forms 214 via the "My Personnel" tab under the Self Service drop down menu.
- b. Soldiers and Veterans who register for level 2 premium eBenefits through the Veterans Administration at <http://www.ebenefits.va.gov> can obtain copies of DD Forms 214 from iPERMS through the Defense Personnel Records Information Retrieval System.
- c. Installation military personnel divisions or ARNG State level headquarters may provide Soldiers and Veterans with copies of DD Forms 214 available from iPERMS.
- d. For Soldiers separated prior to 1 October 2002 who are no longer in military service, forward requests to the National Personnel Records Center. Relevant information may be found at <http://www.archives.gov/veterans/militaryservice-records/>.
- e. For Soldiers separated after 1 October 2002 who do not have DD Forms 214 available in iPERMS, forward request to Commander, U.S. Army Human Resources Command (AHRC-PDR-HI), 1600 Spearhead Division Avenue, Department 420, Fort Knox, KY 40122-5402





At Retirement, You Will Also Receive...

- Retirement Certificate
- Presidential Certificate of Recognition - if 20 YOS
- Presidential Letter of Recognition - if 30 YOS or other special category (e.g., CSA, SMA, Medal of Honor Recipient or former POWs who qualify for or have been rewarded the POW Medal.
- Retirement Ceremony (*optional*)
- Spouse Certificate of Appreciation (*if applicable*)
- Army Retiring Soldier Commendation Package





Army Retiring Soldier Commendation Program



- ARSCP was created by ASA (M&RA) in 2008
- Flag required by 10 USC § 12605 since 1998
- Retired Army Lapel Button required by Army policy since 1968
- Presented to Active Duty Soldiers at retirement
- Presented to Reserve Component Soldiers upon entry to Retired Reserves
- Kit includes flag, Retired Soldier pin, 2 window decals
- Installation, State, RSC Retirement Services Officers order kits





Mobilization/Retiree Recall

- By Age

- Officers and enlisted, up to age 60
- Warrant officers, up to age 62
- General officers, on a case-by-case basis



- By Category

- Cat I – non-disability, retired less than 5 years, under 60
- Cat II – non-disability, retired more than 5 years, under 60
- Cat III – all military retired Soldiers not in category I or II to include WOs and health care professionals who retire from AD after age 60 all others





Travel & Transportation

(Contact Your Transportation Office)

Travel

- Authorized from last duty station to home of selection (includes Family members)
- If home of selection is OCONUS, costs limited to those payable had a CONUS site been selected

Transportation of Household Goods (HHGs)

- From last duty station to home of selection
- May ship stored HHGs
- Non-temporary storage authorized for 1 year
- If retiring OCONUS, POV shipment to CONUS authorized



Time Limit on Travel & Transportation Allowances

- Typically one year
- Exceptions may be requested prior to 1st anniversary of retirement
- Additional Info Source: DoD Travel Reg 4500.9, found at --



<http://www.transcom.mil/>





ID Cards

- Same privileges as active duty (with some being Space-A)
- Family members need new ID cards to reflect sponsor's retired status
- Children are eligible up to age 21 or 23 if full-time student; indefinite if incapacitated
- Permanent ID card to Family members at age 75 or who are permanently disabled; under 75 renew every 4 years
- Dependent parents/parents-in-law may qualify
- Ten digit DoD ID number replaces SSN and 11-digit DoD benefits number for those eligible for DoD benefits

FIND NEAREST ID CARD ISSUING FACILITY

<http://www.dmdc.osd.mil/rsl/>





Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- Retired ID card is not CAC, so...
 - No access to DoD Enterprise Email
 - No access to CAC-Enabled systems
 - Must obtain DS Logon Account to access records and systems
 - Must change **myPay** account to commercial email



Former Spouse ID Card



Authorized ONLY if:

- Marriage lasted at least 20 years, *AND*
- Service for retired pay was at least 20 years

If above two conditions are met, overlap requirement is:

OVERLAP

PRIVILEGE(S)

20+ years.....	Full
15 years, but less than 20.....	Medical care (for 1 yr)
Less than 15 years.....	None

Note: A former spouse is not eligible for medical benefits if enrolled in employee-sponsored health plan.

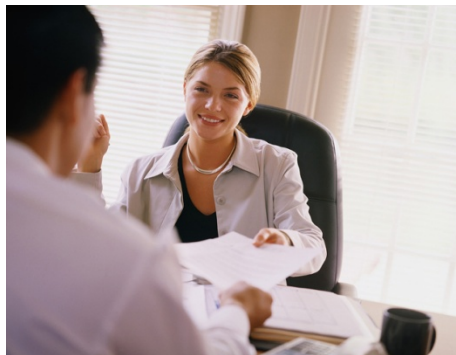




Soldier for Life -Transition Assistance Program (SFL-TAP)

- You may initiate the SFL-TAP process 24 months before retirement.
- You **MUST** complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.
- Benefit for Retired Soldiers – Eligible for SFL-TAP services on a space-available basis - FOREVER!
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- SFL-TAP Home Page:

<https://www.sfl-tap.army.mil/>



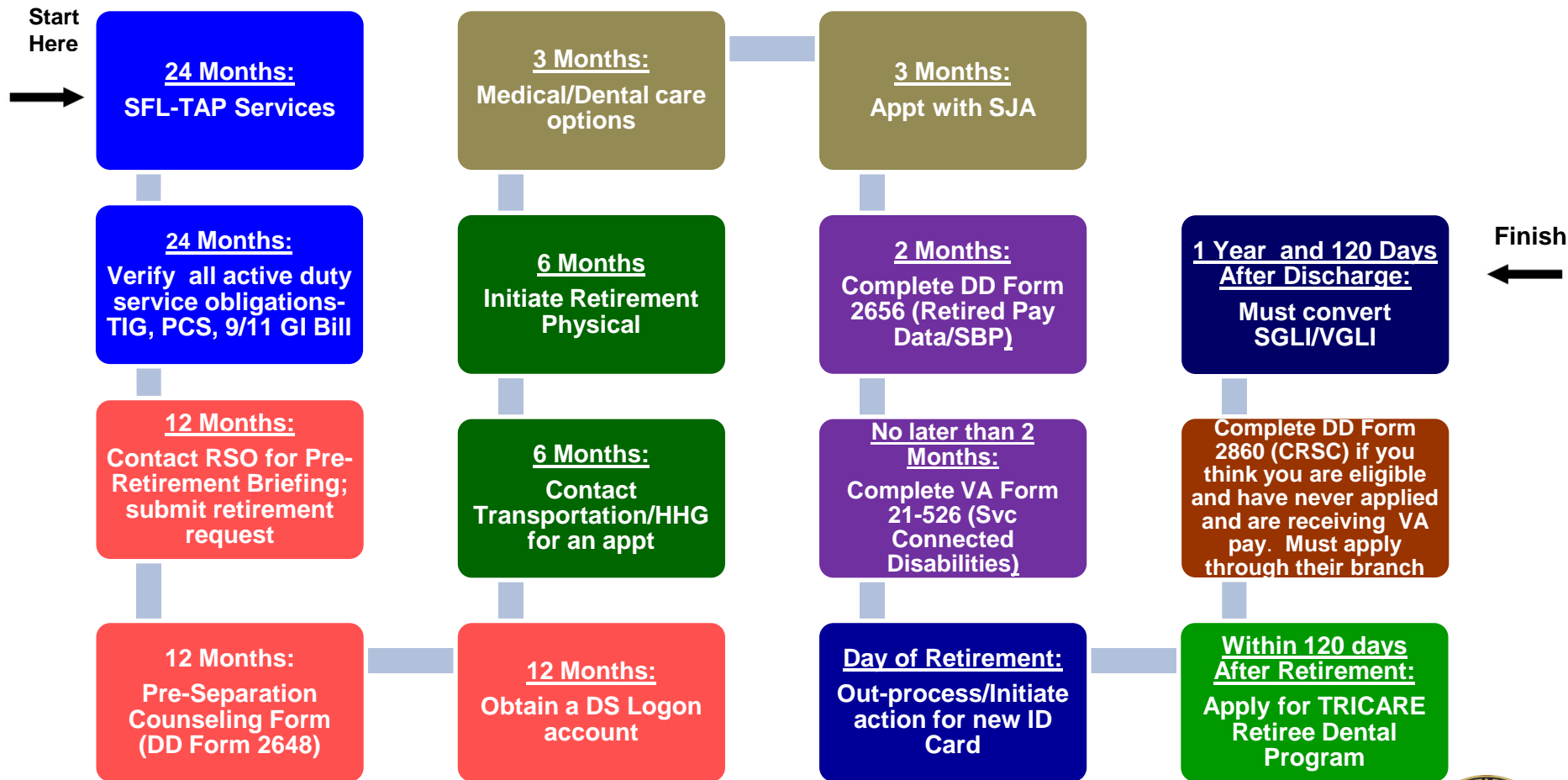
TRANSITION ASSISTANCE PROGRAM
Start Strong • Serve Strong • Reintegrate Strong • Remain Strong





Active Army Retirement Timeline

Retirement is a process, NOT an event!!





Employment Restrictions

DAEO = Designated Agency Ethics Official

- Located in Installation JAG Offices
- Source of answers on topics related to post-employment restrictions
- Expert on:
 - Federal Employment
 - Foreign Government Employment
 - Negotiations with Employers
 - “Switching Sides”
 - Rules for Procurement Officials
 - Rules Specific to General Officers
 - Working During Transition Leave
 - Use of Title & Wearing of Uniform after Retirement.

http://www.dod.mil/dodgc/defense_ethics





TRICARE--An Overview



- When On Active Duty:
 - you are enrolled in TRICARE Prime and pay no fees
 - your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime
- When Retired: You and your family have choices for health care -
 - TRICARE Prime** - MTFs are principal source of health care
 - ❖ FY 2015 Enrollment Fee is \$555.84 per family or \$277.92 per individual (annually)
 - TRICARE Extra** - the “preferred provider” option
 - ❖ no enrollment fee, but deductible and co-payments apply
 - TRICARE Standard** - “fee-for-service” option – most flexibility
 - ❖ no enrollment fee, but deductible and co-payments
 - TRICARE Young Adult** - premium-based health care plan
 - ❖ unmarried, age 21 but not yet 26 years old adult children who have "aged out" of regular TRICARE coverage.
 - TRICARE Retired Reserve (TRR)** - premium-based health plan for qualified retired Reserve members, their families and survivors.
 - TRICARE For Life** -TRICARE For Life offers secondary coverage to Medicare for all TRICARE beneficiaries who have both Medicare Parts A and B.

<http://www.tricare.mil>





TRICARE Retiree Dental Plan (TRDP)

*(Currently administered by DDP*Delta)*



DELTA DENTAL

Who Is Eligible:

- Retired Soldiers
- Retired Guard/Reserve (including Gray Area)
- Medal of Honor recipients
- Spouses, unremarried surviving spouses, and eligible children (up to age 21 or to age 23 if a full-time student (proof of full-time student status required), or older if disabled before losing eligibility).

Where Available:

- U.S., District of Columbia, Puerto Rico, Guam, Canada, U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, Canada, and Enhanced Overseas TRDP

[http://www.trdp.org/Retired Soldiers/enroll.html](http://www.trdp.org/RetiredSoldiers/enroll.html) and

[http://www.trdp.org/Retired Soldiers/overseas-care.html](http://www.trdp.org/RetiredSoldiers/overseas-care.html)





TRICARE Retiree Dental Program

- Maximum amount for covered services for each person enrolled, to \$1300 per year
- Annual deductible \$50/person, but limited to \$150/family per benefit year
- Lifetime orthodontic is now \$1750
- Enrollment is quick and easy. Log on to trdp.org and connect to the Beneficiary Web Enrollment (BWE) website to enroll online.
- Enroll any time. Benefits begin the first day of the month after enrollment.
- Enrollment is month-to-month after the initial 12-month commitment is satisfied.
- Consumer Toolkit® enhancements
- DDP will access DEERS to verify eligibility and enrollment. It is important to keep information up to date in DEERS
- Detailed info available on-line at –

<http://www.tricare.mil/trdp//AND>
[DEERS-https://www.dmdc.osd.mil/milconnect](https://www.dmdc.osd.mil/milconnect)





VA Dental Care

No-Cost Dental Care MAY Be Furnished –



1. For service-conditions existing at retirement
 - On a one-time basis
 - Must apply within 180 days
 - Not eligible if necessary treatment was completed by Military within 180 days of retirement (reflected on DD 214)
2. For service-connected, non-compensable conditions of POWs who were incarcerated less than 90 days ***NOTE: Complete treatment is furnished to those who were POWs more than 90 days***
3. If you are not eligible for VA Dental Care, the VA is implementing a comprehensive national **VA Dental Insurance Program (VADIP)** to give enrolled Veterans and **CHAMPVA** beneficiaries the opportunity to purchase dental insurance through **Delta Dental** and **MetLife** at a reduced cost. Participation is voluntary and purchasing a dental plan does not affect Veterans current eligibility for VA dental services and treatment.



<http://www.va.gov/health/services/dental/>





Federal Long Term Care Insurance



Who is eligible?

- Retired members of the uniformed services who are entitled to retired or retainer pay
- Retired Gray Area Soldiers, not yet receiving their retired pay
- Qualified relatives (including your current spouse and adult children) can apply even if you do not

What are the benefits?

- Long term care is not covered by TRICARE, TRICARE for Life, the VA or Medicare
- The FLTCIP can help protect your retirement income and assets by reimbursing for:
 - care provided in your own home
 - services provided in nursing homes and assisted living facilities
 - community-based care and services

When's the best time to apply?

- Premiums are based on your age at the time of application
- If you're currently healthy, you can avoid the risk that a future illness or condition may disqualify you from obtaining coverage at a later date

www.LTCFEDS.com



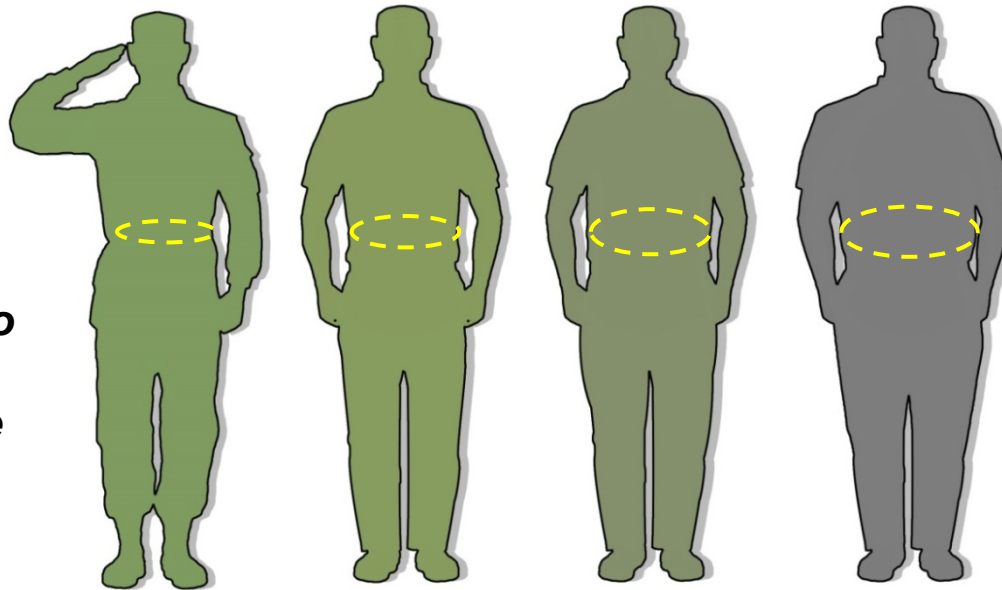


Retirement = New Mission

Don't take off the uniform and put on the pounds.

Prevent unnecessary post-retirement weight gain!

- *Almost half of military Retired Soldiers are obese.*
- *When compared to active duty of the same age, the rate of obesity is twice as high in Retired Soldiers.*



*It is much easier to maintain your weight,
than to lose what you gained!*

**Obesity
Increases Risk
For:**

- **Stroke**
- **Heart Disease**
- **Diabetes**
- **High Blood Pressure**
- **Sleep Apnea**
- **Joint pain**
- **Gallstones**

Source: U.S. Army Public Health Command





Focus on the Performance Triad

<http://armymedicine.mil/Pages/performance-triad.aspx>



Be mission-ready so that you can enjoy a long and healthy retirement.



Sleep

- Get sufficient quality sleep



Activity

- Maintain an exercise routine
- Increase daily physical activity



Nutrition

- Improve your nutrition
- Control your portions and calories
- Set a goal, make a plan - make time
- Employ self-monitoring tactic(s)





“Space-A” Travel

- Retired Soldiers may travel within CONL OCONUS
- May FAX request to site; stay on list 60 days
- Instructions on signing up by e-mail
- Benefit ends for Family members with death of the Retired Soldier



<http://www.amc.af.mil/amctravel/index.asp>





Your AAFES Benefits in Retirement

EXCHANGE™

“We’re honored to serve those who have served.”



Savings and special offers are right at your fingertips-shopmyexchange.com

On Your Phone



Get great money saving offers!

- Tri-weekly coupons by text
- Name brand discounts (10%+)
- Weekly Facebook discounts (www.facebook.com/AAFES.BX.PX)
- eNewsletter online discounts
- Buddy list specials/local events

Online



Sign up for alerts and discounts

At your local Exchange and Express!





Military Service Organizations

- Consider joining to be heard
- 35-organization group lobbies on behalf of Soldier/retiree/survivors issues
- Percentage of Veterans in Congress
 - House: (113th) 20%; (114th) 18%
 - Senate: (113th) 18%; (114th) 12%



Keep up on legislative matters at:
<http://thomas.loc.gov/home/thomas.php>





Retired Soldier Motto:

“Once a Soldier, always a Soldier...a Soldier for Life”

Opportunities to Still Serve include:

- Installation Retiree Councils
- CSA Retired Soldier Council



Talk to your retirement services officer about joining

Recent Council reports available at:

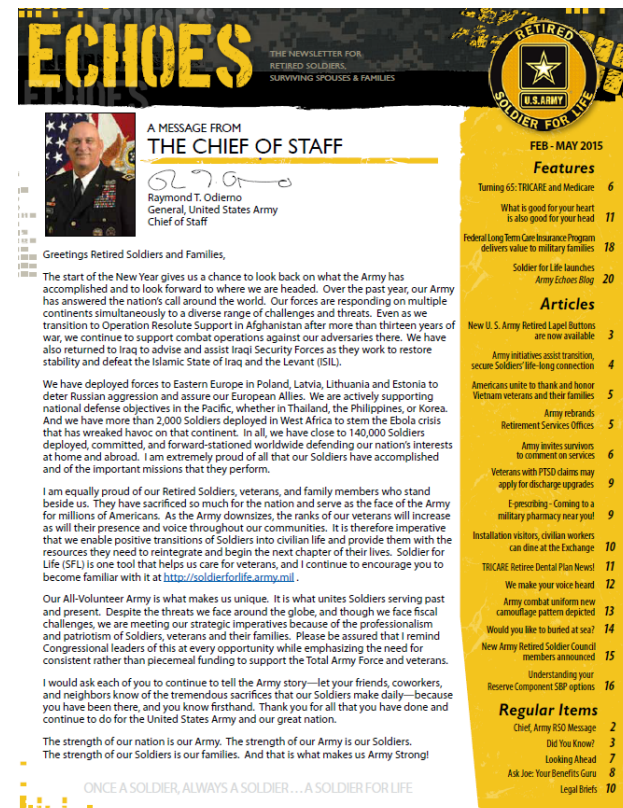
<http://soldierforlife.army.mil/retirement/retireecouncil>





Army Echoes

- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- Apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with **myPay** accounts now receive *Echoes* electronically at their email addresses in **myPay**. *Change your email address in myPay to a commercial email address before you retire!*
- Receive *Echoes* **BEFORE** you retire! Subscribe at <https://soldierforlife.army.mil/retirement/echoes-subscription>.
- Subscribe to the Army *Echoes* Blog on the Soldier for Life website at <http://soldierforlife.army.mil/retirement/blog>.





Thank you for your Service!!



Please make an appointment to receive your separate SBP briefing. You can access the HQDA SBP briefing at:

<http://soldierforlife.army.mil/retirement/sbp>

